



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

McCABE, WEISBERG & CONWAY, P.C.
By: Mina M. Beshara, Esquire (202032017)
216 Haddon Ave., Suite 201
Westmont, NJ 08108
856-858-7080
Attorneys for Mortgagee: Real Time Resolutions,
Inc.

In re:

Anthony C Gorham

Debtor.

Order Filed on March 27, 2018
by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Case No.: 17-10863-SLM

Chapter: 13

Judge: Stacey L. Meisel

**CONSENT ORDER CRAMMING DOWN SECOND MORTGAGE HELD BY
REAL TIME RESOLUTIONS, INC.**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED

DATED: March 27, 2018

A handwritten signature in black ink, appearing to read "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Anthony C Gorham

Case No: 17-10863-SLM

Caption of Order: **CONSENT ORDER CRAMMING DOWN SECOND MORTGAGE
HELD BY REAL TIME RESOLUTIONS, INC.**

THIS MATTER having been brought before the Court by Scott E. Tanne, Esq., attorney for Debtor, Anthony C Gorham, upon the filing of a Chapter 13 Plan, and Real Time Resolutions, Inc. ("RTR"), by and through its attorneys, McCabe, Weisberg & Conway, P.C. having reviewed said Chapter 13 Plan, and the parties having subsequently resolved the differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order, and for cause shown, it is

ORDERED as follows:

1. The Second Mortgage held by RTR on the property located 378 Valley Street Unit A6, South Orange, NJ 07079 recorded on October 25, 2005 in the Essex County Recorder's Office, in Mortgage Book 10825 at Page 331 as Instrument Number 5158892 is crammed down to \$0.00.
2. For the purposes of this bankruptcy only, the Second Mortgage is wholly unsecured pursuant to 11 U.S.C. §506(a), and the Court may discharge the Second Mortgage upon completion of the following: payment of all amounts required pursuant to the Debtor's confirmed Chapter 13 Plan, and amendments thereto; full administration of the Debtor's present Chapter 13 case; and entry of a Discharge Order pursuant to 11 U.S.C. §1328(a) in the instant Chapter 13 case.
3. The Second Mortgage will be void upon discharge of the Debt pursuant to 11 U.S.C. §506(d).
4. This Stipulation shall be void in the event of the following: the Debtor converts to a Chapter 7 or Chapter 11 bankruptcy; or the Court dismisses the present Chapter 13 bankruptcy for any reason.
5. Should the Debtor sell or refinance the Property prior to obtaining a bankruptcy discharge in the instant case, then RTR's mortgage will attach to any proceeds from the sale or refinance that do not go towards the first mortgage.
6. Debtor and RTR, by and through their counsel, consent to the entry of the within order.

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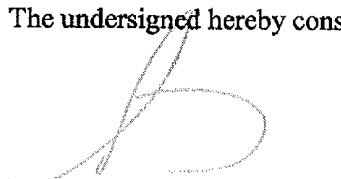
Debtor: Anthony C Gorham

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7. This Order shall be incorporated in and become part of any Order confirming Plan in the Debtor's Chapter 13 bankruptcy.
8. Facsimile signature of Debtor's Counsel shall be admissible where Mortgagee's attorney's signature appears in the original.

The undersigned hereby consent to the form, content and entry of the within Order:



Scott E. Tanne
Scott E. Tanne Esq.
4 Chatham Road
Summit, NJ 07901
Counsel for Debtor



Mina M. Desharn, Esquire ALEXANDRA LARCIA, ESQ.
McCABE, WEISBERG & CONWAY, P.C.
216 Haddon Avenue, Suite 201
Westmont, NJ 08108
Counsel for Mortgagee

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Anthony C Gorham
 Debtor

Case No. 17-10863-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Mar 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2018.

db +Anthony C Gorham, P.O. Box 581, South Orange, NJ 07079-0581

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Real Time Resolutions, Inc. NJECFMAIL@mwc-law.com
 Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
 Celine P. Derrikorian on behalf of Creditor Real Time Resolutions, Inc. njecfmail@mwc-law.com
 Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
 et. al. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Denise E. Carlon on behalf of Creditor BAC BONY (CWALT 2005-52CB) dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 James Patrick Shay on behalf of Creditor DITECH FINANCIAL LLC james.shay@phelanhallinan.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Melissa S DiCerbo on behalf of Creditor Real Time Resolutions, Inc. nj-ecfmail@mwc-law.com
 Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
 Scott E. Tanne on behalf of Debtor Anthony C Gorham info@tannelaw.com,
 tanne.ecf.email@gmail.com
 Steven P. Kelly on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
 et. al. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 12